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AFFORDABLE HEALTH CARE FOR SENIORS

Medicare - which has provided health care for Americans age 65 and older for the last 45 years - is working, and will be strengthened under new health reform legislation. Reform will mean better benefits and lower costs for the 135,000 Medicare beneficiaries in Southern Arizona and will preserve Medicare's solvency for years to come.

Health insurance reform will also provide more affordable access to quality care by eliminating co-pays for preventative care. This means there will be no out of pocket expenses for diabetes, cancer, or osteoporosis screenings. Additionally, reform will establish critical consumer protections including preventing drug plans from changing plans and rates mid-year and cracking down on false or misleading marketing.

These provisions earned this legislation endorsements from the AARP, the American Association of Homes and Services for the Aging, the Alliance for Retired Americans, the Center for Medicare Advocacy, Inc., the American Nurses Association, the American Hospital Association, and many others.

WHAT'S IN IT FOR SENIORS?

BETTER PRIMARY CARE

This bill ensures you have access to and can spend more time with your primary care doctor and guarantees your care is better coordinated so that you get recommended treatments, particularly for chronic diseases. Right now, about 12 million seniors lack access to a primary care doctor in their community.

LOWER PRESCRIPTION DRUG COSTS

Each year, 14,100 seniors in the 8th District currently fall into the Medicare 'donut hole', the gap in which prescription drugs are not covered. This bill ensures those seniors will see that gap in coverage **completely closed by 2020**, saving seniors in Southern Arizona over \$42 million in drug costs over the next ten years.

The health insurance reform bill will begin closing the Medicare Part D "donut hole" immediately. Seniors who reach the donut hole will receive a **\$250 rebate in 2010**, a **50% discount on brand-name drugs in 2011**, and complete closure of the donut hole within a decade.

FREE PREVENTATIVE CARE

You will pay nothing on recommended preventive services that will keep you healthier longer, including a free annual wellness visit. Right now, one in five women age 50 or over did not have a mammogram in the last two years, and 38% of adults age 50 or over have never had a colonoscopy – with costs often a factor.

PROTECTION OF MEDICARE

Extending the solvency of the Medicare Trust Fund by at least nine years, to help ensure Medicare can cover every American as they get older. Right now, the Medicare Trust Fund is projected to be exhausted in just seven years, in 2017, which if not addressed, could cause cuts to services.

HEALTH INSURANCE FOR EARLY RETIREES

The bill establishes a temporary reinsurance program to provide reimbursement to employers for part of the cost of providing health benefits to early retirees (age 55-64) and their families.

This means that an employer will get financial help to continue offering health care coverage to their employees who retire early, and who are not yet eligible for Medicare coverage. Since older populations find premiums to be more expensive than their younger counterparts, this will help seniors access affordable health care coverage. The program reimburses participating employment-based plans for 80 percent of the cost of benefits provided per enrollee in excess of \$15,000 and below \$90,000.

TIGHTER OVERSIGHT

Focusing health care dollars on your care and benefits and cracking down on waste, fraud, abuse, and overpayments to enrich private companies. In the last year alone, improper Medicare payments that were discovered and stopped totaled more than \$450 million.

PROTECTING SENIORS

Health reform will eliminate harmful insurance industry practices that hurt seniors the most. The bill offers the following protections for seniors:

PROHIBITS DISCRIMINATION BASED ON HEALTH STATUS

This bill ensures that no group health plan or insurer offering group or individual coverage may impose any pre-existing condition exclusion or discriminate against those who have been sick in the past. This provision is especially important for seniors because most seniors do have medical conditions and a history of treatments that insurers have previously been allowed to consider “pre-existing conditions” and that they can use to deny coverage. This only gets worse as a person gets older and accumulates a more extensive medical history. This bill ensures that insurers can never do that again.

ENDS LIFETIME LIMITS

This bill prohibits insurers from denying coverage after a certain pre-determined “cap” on benefits has been exhausted.

PROHIBITS RESCISSIONS

This bill prohibits insurers from refusing to renew coverage or revoking coverage arbitrarily, including when an individual makes a claim.

IMMEDIATE BENEFITS FOR SENIORS

Begins to Close the Donut Hole

- Provides a \$250 rebate to Medicare beneficiaries who hit the donut hole in 2010. Effective September 2010.

Free Preventive Care

- Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. Effective beginning January 1, 2011.

Help for Early Retirees

- Creates a temporary re-insurance program (until the Exchanges are available) to help offset the costs of expensive health claims for employers that provide health benefits for retirees age 55-64. Effective 90 days after enactment